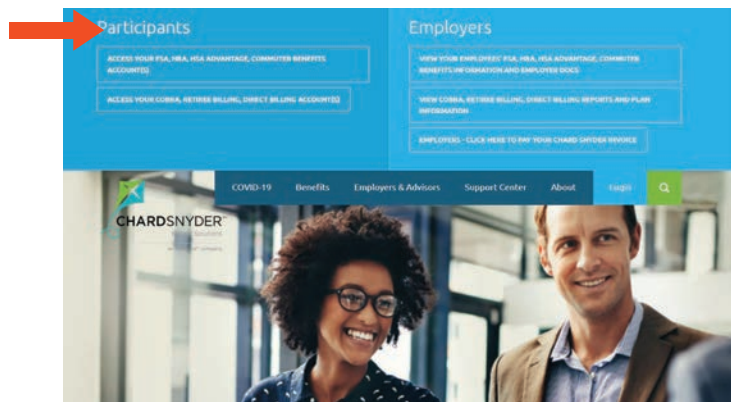


Chard Snyder HSA Online Enrollment

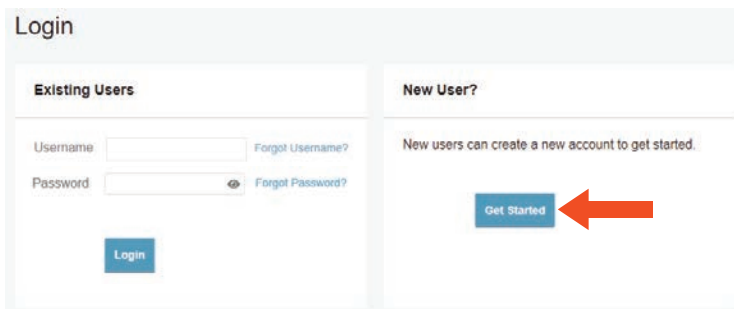


How to Open Your HSA Advantage™ Account

Chard Snyder is pleased to offer online enrollment services for your plan. To enroll, go to www.chard-snyder.com and click on the blue *Login* button in the upper right corner of the page. The page will slide down to reveal the login options. Select *ACCESS YOUR FSA, HRA, HSA ADVANTAGE, COMMUTER BENEFITS ACCOUNT(S)* from the Participants section on the left.



Under *New User*, select *Get Started*.



Complete the next four steps. Select *Next* in the bottom right to advance.

1. Enter user identification details.
2. Select security questions and provide the answers.
3. Create a username and password.
4. Select *Submit* to complete registration.

Please note: If you have previously logged in, enter your username and password to access your account. If you don't remember your username and password, use the *Forgot Username?* or *Forgot Password?* links.

Once your account is set up, you will be taken to your home page. Click on the *View More* link next to *HSA Enrollment* in the *Message Center* to begin opening your HSA Advantage™ bank account.



The Chard Snyder Mobile App



Manage your
benefit plan
on the go,
anywhere,
anytime

Features

- View account balances and transaction details
- Enable Face ID or Touch ID for easy, secure access
- Submit FSA claims with receipt images using your phone's camera
- Manage HSA investments to update or transfer your portfolio (*Options become available when minimum HSA cash balance set by your employer is reached*)
- Catalog past and current receipts using your phone's camera
- Scan any product for eligibility using your phone's camera (*Plan restrictions may apply*)

Download from the App Store or
Google Play





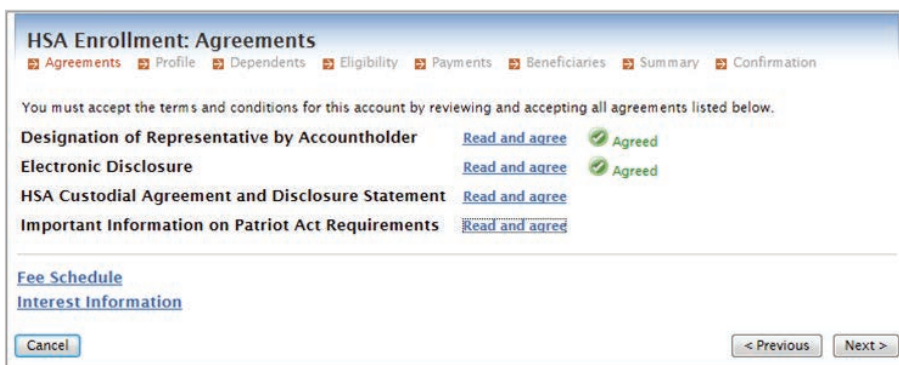
Chard Snyder helps you get the most out of your HSA benefit.

Summary of Accounts

This gives you a chance to review the overall details of the Health Savings Account plan before continuing with the enrollment process.

Agreements

After reading the summary, you are required to read several agreements. Click on the *Read and agree* link to open and read each agreement.



Scroll to the bottom of each agreement, and check that you have read and agree to the Electronic Disclosure Agreement:



After all agreements are read and agreed to, click *Next* to move to the *Profile* section.

Profile

Here you will be asked to complete demographic and contact information. Please provide your email address so we can send monthly statement notifications and other important information about your account. **If you do not provide your email address, we are required to send a monthly paper statement and a \$3 fee will be applied to your account.** If you prefer to receive email notifications and also have the statement mailed to you, make sure to check the box that says *I want a paper copy of my account statement mailed to me.*

HSA Account: Dependents

Enter information about each dependent here. Then click *Next* when all dependents have been added.



Chard Snyder Website

www.chard-snyder.com

Once you've enrolled, access your Chard Snyder online account from the website home page by clicking on the blue *Login* tab at the top right of the page.


Most Important Features

Use your online account to check your balance and much more:

- Update your profile information
- Sign up for Direct Deposit
- Manage HSA investments
- Upload receipts and track expenses
- View up-to-the minute account balances and account activity
- Report a lost or stolen Chard Snyder Benefit Card and request a new one
- Change your login ID and/or password
- Download plan information, forms, and notifications



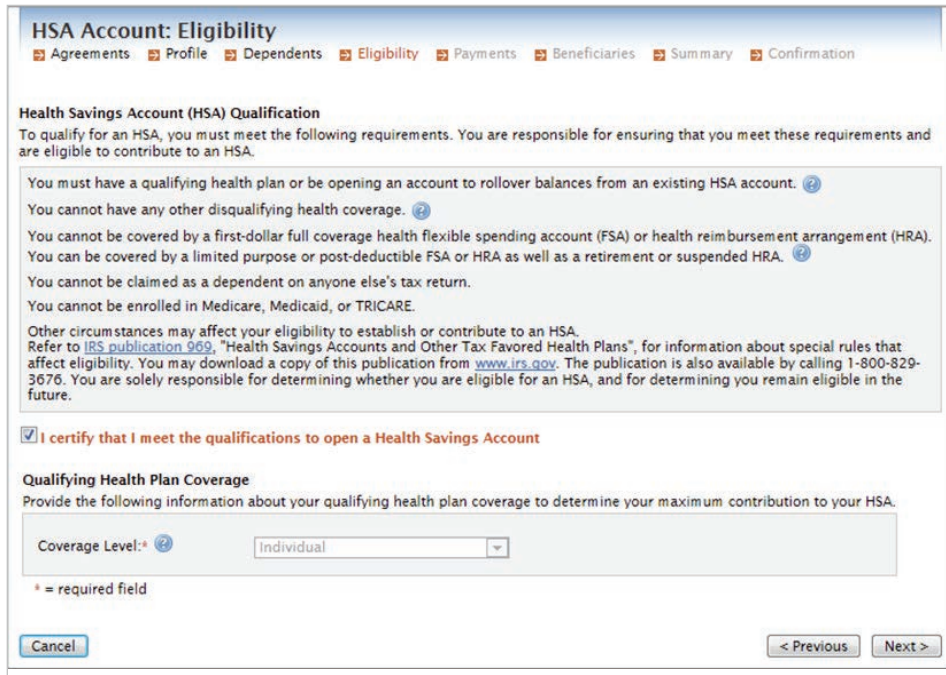
800.982.7715 www.chard-snyder.com



Chard Snyder helps you get the most out of your FSA benefit.

HSA Account: Eligibility

It is very important that you read all of the eligibility requirements to ensure that you are eligible to contribute to an HSA. Please read carefully, then check the box next to “I certify that I meet the qualifications to open a Health Savings Account.” If you have any questions about eligibility, please contact us at 800.982.7715 or askpenny@chard-snyder.com.



HSA Account: Eligibility
Agreements Profile Dependents Eligibility Payments Beneficiaries Summary Confirmation

Health Savings Account (HSA) Qualification
To qualify for an HSA, you must meet the following requirements. You are responsible for ensuring that you meet these requirements and are eligible to contribute to an HSA.

- You must have a qualifying health plan or be opening an account to rollover balances from an existing HSA account.
- You cannot have any other disqualifying health coverage.
- You cannot be covered by a first-dollar full coverage health flexible spending account (FSA) or health reimbursement arrangement (HRA). You can be covered by a limited purpose or post-deductible FSA or HRA as well as a retirement or suspended HRA.
- You cannot be claimed as a dependent on anyone else's tax return.
- You cannot be enrolled in Medicare, Medicaid, or TRICARE.

Other circumstances may affect your eligibility to establish or contribute to an HSA. Refer to IRS publication 969, "Health Savings Accounts and Other Tax Favored Health Plans", for information about special rules that affect eligibility. You may download a copy of this publication from www.irs.gov. The publication is also available by calling 1-800-829-3676. You are solely responsible for determining whether you are eligible for an HSA, and for determining you remain eligible in the future.

I certify that I meet the qualifications to open a Health Savings Account

Qualifying Health Plan Coverage
Provide the following information about your qualifying health plan coverage to determine your maximum contribution to your HSA.

Coverage Level: * Individual

* = required field

Cancel < Previous Next >

You will also be asked to choose a coverage level. This should match the health insurance coverage level (Individual or Family) that you have enrolled in. If you have not entered any dependents, you will not have the option to choose Family coverage.

HSA Account: Payments

Choose your preferred payment methods and if you like you can also enter your banking information for future distributions.

HSA Account: Beneficiaries

You have the option of listing beneficiaries here. Please follow these guidelines:

- If you are married, your spouse must be your primary beneficiary and their share percentage must be 100%.
- Contingent beneficiaries' share percentages must be whole numbers and they must add up to 100%. For example, if you have three children their share percentages would have to be 33%, 33% and 34%.
- Do not list yourself as a beneficiary.

Transferring an Existing HSA

If you have more than one HSA, combining them into one Chard Snyder HSA Advantage account makes sense. You will only need to manage one account and you will have a larger balance for investments. To start the process, you must confirm that your HSA Advantage account is open. Go to the Chard Snyder website and log in to your account. If there is money in the account, it is open.

Follow the Transfer Process


To complete the transfer, use the following process:

- Request an HSA Advantage transfer form
- Complete and forward the form to the bank that holds your original health savings account
- The original bank issues a check for the amount you requested and sends it directly to HSA Advantage for deposit
- Your funds are not available from either account for a period of 7-10 days during the transfer
- It may take up to 60 days to complete the entire process

The original bank may choose not to close an account with a minimum or negative balance. Check with that bank for additional details.



800.982.7715 www.chard-snyder.com



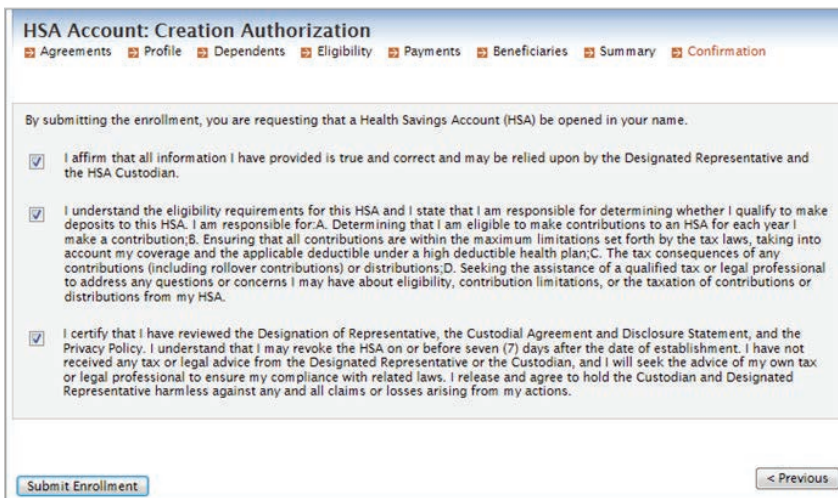
Chard Snyder helps you get the most out of your FSA benefit.

HSA Account: Summary

Please review the information that you have entered and make any necessary updates. Click *Next* to go to the confirmation screen.

HSA Account: Creation Authorization

Here you will confirm again that you understand the eligibility requirements, have read the agreements, and that all the information you have provided is correct. If you need to make any changes or review earlier steps, you can use the *Previous* button to go back. When you are finished, click the *Submit Enrollment* button to complete your account setup.



The screenshot shows a web form titled "HSA Account: Creation Authorization". At the top, there is a navigation bar with tabs for Agreements, Profile, Dependents, Eligibility, Payments, Beneficiaries, Summary, and Confirmation. The main content area contains the following text:

By submitting the enrollment, you are requesting that a Health Savings Account (HSA) be opened in your name.

- I affirm that all information I have provided is true and correct and may be relied upon by the Designated Representative and the HSA Custodian.
- I understand the eligibility requirements for this HSA and I state that I am responsible for determining whether I qualify to make deposits to this HSA. I am responsible for:
A. Determining that I am eligible to make contributions to an HSA for each year I make a contribution;
B. Ensuring that all contributions are within the maximum limitations set forth by the tax laws, taking into account my coverage and the applicable deductible under a high deductible health plan;
C. The tax consequences of any contributions (including rollover contributions) or distributions;
D. Seeking the assistance of a qualified tax or legal professional to address any questions or concerns I may have about eligibility, contribution limitations, or the taxation of contributions or distributions from my HSA.
- I certify that I have reviewed the Designation of Representative, the Custodial Agreement and Disclosure Statement, and the Privacy Policy. I understand that I may revoke the HSA on or before seven (7) days after the date of establishment. I have not received any tax or legal advice from the Designated Representative or the Custodian, and I will seek the advice of my own tax or legal professional to ensure my compliance with related laws. I release and agree to hold the Custodian and Designated Representative harmless against any and all claims or losses arising from my actions.

At the bottom of the form, there are two buttons: "Submit Enrollment" and "< Previous".

After you submit your enrollment, your information will be verified. If we need additional information to open your account, you will be contacted.

You will receive your Chard Snyder Benefit Cards approximately 7-10 days after your account has been opened.

If anything changes, you can log in to your account at any time to make updates to your address, dependents or beneficiaries. If you have any questions, please contact us at 800.982.7715 or askpenny@chard-snyder.com.



Chard Snyder Participant Services

Our Participant Services team is here to help answer questions you may have about your benefit plan. Contact us via Live Chat on the Chard Snyder website or give us a call.



800.982.7715 www.chard-snyder.com